

### Medical Cost Sharing is a direct and transparent way to manage medical costs.

#### 14.5% MCS Discount

	\$500 Initial Unshareable Amount (IUA)				
	18-29	30-39	40-49	50-59	60-64
MO	\$187	\$218	\$252	\$307	\$523
MS	\$354	\$415	\$483	\$595	\$1,026
MC	\$342	\$400	\$465	\$571	\$980
MF	\$514	\$603	\$702	\$863	\$1,488

#### 14.5% MCS Discount in Dollars

	\$500 IUA*				
	18-29	30-39	40-49	50-59	60-64
	\$21	\$26	\$32	\$41	\$78
	\$41	\$52	\$63	\$82	\$155
	\$39	\$49	\$60	\$78	\$148
	\$60	\$75	\$92	\$119	\$225

#### \$1,000 Initial Unshareable Amount (IUA)

	18-29	30-39	40-49	50-59	60-64
	MO	\$176	\$212	\$221	\$266
MS	\$333	\$404	\$422	\$512	\$882
MC	\$322	\$390	\$407	\$492	\$843
MF	\$483	\$587	\$613	\$743	\$1,279

#### \$1,000 IUA\*

	18-29	30-39	40-49	50-59	60-64
		\$19	\$25	\$26	\$34
	\$38	\$50	\$53	\$68	\$131
	\$36	\$47	\$50	\$65	\$124
	\$55	\$72	\$77	\$99	\$190

#### \$1,500 Initial Unshareable Amount (IUA)

	18-29	30-39	40-49	50-59	60-64
	MO	\$158	\$191	\$200	\$245
MS	\$297	\$361	\$379	\$469	\$821
MC	\$287	\$349	\$366	\$451	\$785
MF	\$431	\$524	\$551	\$681	\$1,191

#### \$1,500 IUA\*

	18-29	30-39	40-49	50-59	60-64
		\$16	\$21	\$23	\$30
	\$32	\$43	\$46	\$61	\$121
	\$30	\$40	\$43	\$58	\$115
	\$46	\$62	\$66	\$88	\$175

#### \$2,500 Initial Unshareable Amount (IUA)

	18-29	30-39	40-49	50-59	60-64
	MO	\$140	\$157	\$175	\$219
MS	\$261	\$293	\$329	\$419	\$742
MC	\$253	\$284	\$318	\$403	\$710
MF	\$379	\$426	\$478	\$608	\$1,076

#### \$2,500 IUA\*

	18-29	30-39	40-49	50-59	60-64
		\$13	\$16	\$19	\$26
	\$26	\$31	\$37	\$52	\$107
	\$24	\$30	\$35	\$50	\$102
	\$37	\$45	\$54	\$76	\$155

#### \$5,000 Initial Unshareable Amount (IUA)

	18-29	30-39	40-49	50-59	60-64
	MO	\$106	\$135	\$151	\$175
MS	\$193	\$250	\$282	\$329	\$598
MC	\$188	\$243	\$274	\$318	\$574
MF	\$280	\$363	\$410	\$478	\$868

#### \$5,000 IUA\*

	18-29	30-39	40-49	50-59	60-64
		\$7	\$12	\$15	\$19
	\$14	\$24	\$29	\$37	\$83
	\$13	\$23	\$28	\$35	\$79
	\$20	\$34	\$42	\$54	\$120

The above monthly membership contribution costs include the Member Share Amount and Member Services Fees of \$65 for Member Only, \$110 for Member + Spouse and Member + Child(ren), and \$160 for Member + Family. They also include the costs for Telemedicine and Expert Second Opinion Services, and the monthly banking fee of \$3 per month. The monthly membership contribution DOES NOT include the one-time set up fee of \$30 that our banking partner charges in the first month for new households.

Sedera Households with one or more tobacco users contribute an additional \$75.00 per month. If the Member who is a tobacco user is over the age of 50, then Medical Needs for that Member are limited to \$25,000 for each of the following four disease categories: Cancer, Heart conditions, COPD and Stroke. See Section 8.A. of the Sedera ACCESS+ Guidelines for more information.

#### Membership Key

MO	Member Only
MS	Member + Spouse
MC	Member + Child(ren)
MF	Member + Family

#### IUA:

IUA stands for Initial Unshareable Amount which is the amount a Member pays on a per Need or incident basis before sharing through the Community begins.

#### Need:

A "Need" is one or more medical expense caused by a single accident or illness.

#### Monthly Membership Contribution Includes:

- Member Share Amount
- Member Services Fees
- Telemedicine
- Expert Second Opinion Services
- Monthly Bank Fee: \$3 per household per month

#### One-Time Medical Cost Sharing Account Set Up Fee

(\$30) for NEW household in the first month, paid during enrollment



WARNING: THE SEDERA MEDICAL COST SHARING COMMUNITY AND/OR SEDERA, INC. ARE NOT INSURANCE COMPANIES AND THE SEDERA MEDICAL COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHETHER A MEMBER/HOUSEHOLD CHOOSES TO SEND MONETARY ASSISTANCE TO YOU AND/OR YOUR HOUSEHOLD TO HELP WITH YOUR MEDICAL EXPENSES WILL BE TOTALLY VOLUNTARY AND NEITHER YOU NOR THE SEDERA MEDICAL COST SHARING COMMUNITY AND/OR SEDERA, INC. HAS ANY RIGHT TO COMPEL PAYMENT OF MEDICAL COST SHARING COSTS FROM ANY MEMBER. THE SEDERA MEMBERSHIP IS NOT AND SHOULD NEVER BE CONSIDERED TO BE OR TO BE LIKE A GROUP INSURANCE POLICY OR AN INDIVIDUAL INSURANCE POLICY. WHETHER YOU RECEIVE ANY MONEY FOR MEDICAL EXPENSES, OR WHETHER OR NOT THIS MEMBERSHIP CONTINUES TO OPERATE, YOU AS THE MEMBER WILL ALWAYS REMAIN LIABLE FOR YOUR UNPAID MEDICAL EXPENSES AND DO NOT HAVE ANY LEGAL RIGHT TO SEEK REIMBURSEMENT OR INDEMNIFICATION FOR ANY SUCH EXPENSES FROM THE SEDERA MEDICAL COST SHARING COMMUNITY AND/OR SEDERA, INC. OR ANY OTHER MEMBER OR HOUSEHOLD. THIS IS NOT A LEGALLY BINDING AGREEMENT TO REIMBURSE OR INDEMNIFY YOU FOR THE MEDICAL EXPENSES YOU INCUR, BUT IS AN OPPORTUNITY FOR YOU TO ASSIST OTHER MEMBERS IN NEED, AND WHEN YOU ARE IN NEED, TO PRESENT YOUR MEDICAL BILLS TO OTHER MEMBERS AND HOUSEHOLDS AS OUTLINED IN THESE GUIDELINES. THE FINANCIAL ASSISTANCE YOU MAY RECEIVE WILL COME FROM OTHER MEMBERS AND/OR HOUSEHOLDS, AND NOT FROM THE SEDERA MEDICAL COST SHARING COMMUNITY AND/OR SEDERA, INC.